



Specification

(a) Title "VoiceGuard My ID" System

A Method and system for preventing the theft and misuse of personal identity

- (b) There exist no cross-references to related applications.
- (c) There is no Federally Sponsored Research or Development involved.
- (d) There are on joint parties involved.
- (e) There are no electronic documents involved.
- (f) (1) Technical Field.
- (2) To the applicant's knowledge there is no prior art available. A search of the Patent Office database presents no patent that has in its title that the patent is designed to prevent the theft of a person's identity. While there exists numerous prior applications related to voice digitization technology, no claim is made to such technology, as existing voice digitization technology is to be purchased and employed in the current system.
- (g) Brief Summary Of The Invention:
- The current invention is intended to prevent the theft and misuse of a person's identity when an attempt to obtain new credit. The process involves a person registering at a web site to have their voice recorded, digitized and stored in a secure offline database, and where a secure copy of such digitized voice sample is employed to compare to an applicant's voice when such applicant is seeking new credit. If the voice matches the voice of the original registered person, then a credit report is furnished. If the voice does not match, the requesting credit issuer is then informed that a fraud is

being attempted and to take appropriate action, such as delaying the party until law enforcement authorities can be contacted.

There is an extreme need for a system that will prevent the theft of people's identity. Currently over ten million people a year are having their identities stolen. There currently are no systems designed or available to prevent the theft of identities.

- (h) No drawings exist however a copy of a flow chart is being supplied
- (i) The current invention requires a prospective applicant to sign up at the "VoiceGuard My ID" web site where they supply their name address and home phone number. The prospective applicant is additionally instructed that they are required to fax or mail a copy of a photo driver's license. The applicant is required at that time to pay for the service with a credit card that lists the same home address as the one supplied, as this credit card information is then employed as further verification that the phone number supplied is at the same address and in the same name as the applicant and further is employed to verify the same information on the driver's license. Upon registering and paying for the service, the applicant is given a pass code number which they are instructed to keep private and informed that they will be called at a random time at their home telephone number, at which time the operator will request the pass code number that was provided.

When a copy of the prospective applicant's driver's license is received, the system verifies the information at the Motor Vehicle agency. The system then verifies the information supplied at the credit card site. The system then verifies with the phone company that the phone number supplied is the number of the prospective applicant.

Once all the verification efforts are satisfied, the prospective applicant is then called by a “VoiceGuard My ID” agent.

The prospective applicant is then called at a random time at their home telephone number, at which time the operator will request the pass code number that was provided, prior to proceeding with the recording of the applicant’s voice. Upon receipt of the correct pass code, the operator, over a private, secured telephone line, will obtain the applicant’s social security number and additional phone numbers of where the registered applicant can be contacted that will be placed in the applicant’s file and will proceed to request that the applicant speak their name, full address and a password in a normal tone of voice.. They will then be asked to repeat the same information a second time.

The two (2) recorded voice samples of the now registered applicant are then digitized (using an existing voice digitization system) and the digitized voice packet along with all information of the registered applicant are placed in a packet module that is then stored in a secure, offline database system that is not accessible through the internet.

The “VoiceGuard My ID” agent, via three way calling, along with the now registered applicant then contact all credit reporting agencies (or the now registered applicant is supplied with the information and directed to call all major credit reporting agencies) and makes the request that a “flag” be placed next to their name in the credit agencies databases that would forward any requests for credit information for their name be forwarded to the VoiceGuard My ID” along with a copy of the credit information contained in their file.

Upon the now registered applicant, or any person pretending to be the now registered applicant applies for any type of new credit, the credit issuer contacts a credit reporting agency. At that point, when the request encounters a “flag” next to the given name, the credit reporting agency’s database automatically transfers the requester’s information and a copy of the credit file to the “VoiceGuard My ID” system.

When the “VoiceGuard My ID” system receives the request, it opens the secure offline database and obtains a copy of the packet containing the digitized voice sample of the named party, which is inserted into a secure internet voice digitization module and sent to the requesting credit issuer. The module instructs the credit issuer to have the applicant speak their name and address (this with a computer connected microphone, or if that is not available, then a phone number and code number are supplied where the credit issuer could employ).

The credit issuer then has the applicant speak their name and address, which is then instantly digitized and compared to the original of the genuine applicant that is contained in the module. If it is the genuine registered applicant, the voice will match and the credit report will be provided to the credit issuer. In the event that a fraudulent attempt is being made, the module will inform the credit issuer of such attempted fraud and suggest they delay the person (by saying they are waiting for the results) while they contact law enforcement authorities or their in house security, to take the person into custody.

Alternately, the credit issuer, if the digitized voice does not match, will be able to hit a single key provided in the packet module that will automatically notify the

“VoiceGuard My ID” system, which will contact the local (of the credit issuer) law enforcement authorities as well as notifying the registered applicant that a fraudulent attempt was made to obtain credit under their name.

If a party is apprehended, the “VoiceGuard My ID” system, instructs the registered applicant of where they can go to make a determination of who the person is that made the fraudulent attempt so that the registered applicant can decide whether they want to press criminal charges against said party. This provision permits the registered applicant to decline to press criminal charges if the party was a family member or close friend who attempted to steal the registered applicant’s identity.

The results of each transaction are placed in the “VoiceGuard My ID” system file of the registered applicant.